



"Express Mail" EV 291377231 US  
Date of Deposit September 22, 2004

PATENT  
Attorney Docket No.: 20375-004000

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

By: Sara B. McPeak  
Sara B. McPeak

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Keith W. Diveley et al.

Application No.: 09/823,697

Filed: March 31, 2001

For: PAYMENT SERVICE METHOD  
AND SYSTEM

Customer No.: 20350

Confirmation No. 7446

Examiner: James A. Reagan

Technology Center/Art Unit: 3621

AMENDMENT

RECEIVED  
SEP 30 2004  
GROUP 3600

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 14, 2004, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 18 of this paper.

09/27/2004 RMEBRAHT 00000034 201430 09823697

01 FC:1201 430.00 DA  
02 FC:1202 576.00 DA